

**Amendments to the Claims:**

The listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Claim 1 (currently amended): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system comprising:

a master database for storing ~~the said~~ card number and balance information of ~~the said~~ pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to ~~the a~~ telephone network and said master database for authenticating said pre-paid card, settling said authenticated pre-paid card and balancing from said balance information of said corresponding card number of said pre-paid card through inquiry to said master database when a request for settlement is received through said telephone network~~communicating with a server, said server being connected to the data communication network, so that respective payments requested to be settled through the telephone network and the data communication network being integrally balanced from balance information of the corresponding card number of the pre-paid card in the master database managed by the pre-paid calling card system; and~~

a settlement server being connected to ~~the a~~ data communication network and said pre-paid calling card system for authenticating said pre-paid card, settling said authenticated pre-paid card and balancing from said balance information of said corresponding card number of said pre-paid card by inquiry to said master database through said pre-paid calling card system when a request for settlement is received through said data communication network; which, when there is a request for a settlement using the pre-paid card through the data communication network, authenticates the pre-

~~paid card, settles the authenticated pre-paid card through inquiry of the balance account to the pre-paid calling card system and transferring the settled information to said pre-paid calling card system, and~~

wherein payments of various goods, telephone and other services respectively requested through ~~the~~said telephone network and ~~the~~ said data communication network being integrally carried out with one said pre-paid card through one said master database.

Claim 2 (previously presented): The electronic payments system according to claim 1, further comprising a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet.

Claim 3 (previously presented): The electronic payments system according to claim 2, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 4 (previously presented): The electronic payments system according to claim 2, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

Claim 5 (new): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system comprising:

a master database for storing said card number and balance information of said pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and said master database for authenticating said pre-paid card, settling said authenticated pre-paid card

and balancing from said balance information of said corresponding card number of said pre-paid card through inquiry to said master database when a request for settlement is received through said telephone network; and

a settlement server being connected to a data communication network and said pre-paid calling card system for authenticating said pre-paid card, settling said authenticated pre-paid card and balancing from said balance information of said corresponding card number of said pre-paid card by inquiry to said master database through said pre-paid calling card system when a request for settlement is received through said data communication network;

wherein payments of various goods, telephone and other services respectively requested through said telephone network and said data communication network being integrally carried out with one said pre-paid card through one said master database at about the same time.

Claim 6 (new): The electronic payments system according to claim 5, further comprising a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet.

Claim 7 (new): The electronic payments system according to claim 6, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 8 (new): The electronic payments system according to claim 6, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

Claim 9 (new): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user through a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system consisting essentially of:

a master database for storing said card number and balance information of said pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and said master database for authenticating said pre-paid card, settling said authenticated pre-paid card and balancing from said balance information of said corresponding card number of said pre-paid card through inquiry to said master database when a request for settlement is received through said telephone network; and

a settlement server being connected to a data communication network and said pre-paid calling card system for authenticating said pre-paid card, settling said authenticated pre-paid card and balancing from said balance information of said corresponding card number of said pre-paid card by inquiry to said master database through said pre-paid calling card system when a request for settlement is received through said data communication network;

wherein payments of various goods, telephone and other services respectively requested through said telephone network and said data communication network being integrally carried out with one said pre-paid card through one said master database.

Claim 10 (new): The electronic payments system according to claim 9, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 11 (new): The electronic payments system according to claim 9, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-

paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

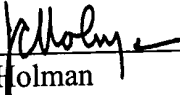
**REMARKS**

In this Amendment, Applicant has amended Claims 1 and added Claims 5 – 11 to further specify the invention. Claims 5 – 8 have support in the specification (page 3, lines 25 – 28, page 9, lines 21 – 24). Claim 9 uses “consisting essentially of” to further specify one embodiment of the invention. It is respectfully submitted that no new matter has been introduced by the amended claim. All claims are now present for examination and early action on the merits is respectfully requested.

Respectfully submitted,

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